Case 04-23788 Doc 1 Filed 06/08/04 Rage 1 3 23 7 8

FORM B1, Page 1

21 21 21

United State Distr	Voluntary Petition				
Name of Debtor (if individual, enter Last, Pearson, Brian Louis	First, Middle):		Name of Joint Debto	or (Spouse)(La	st, First, Middle):
All Other Names used by the Debtor in th (include married, maiden, and trade names):	e last 6 years	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):			
Soc. Sec./Tax I.D. No. (if more than one, 9865	state all):		Soc. Sec./Tax I.D. N	Io. (if more tha	an one, state all):
Street Address of Debtor (No. & Street, C 4706 Valley View Avenue Baltimore, Maryland 21206-5628	ity, State & Zip Code	;): ,	Street Address of Jo	int Debtor (No	o. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Baltimore	City		County of Residence Principal Place of Bu		
Mailing Address of Debtor (if different fro	om street address):				f different from street address):
Location of Principal Assets of Business I (if different from street address above):	Debtor		<del></del>		
Inform	ation Regarding t	he Deb	tor (Check the Ap	pplicable Bo	oxes)
	0 days than in any other I 's affiliate, general partne	District. r, or partne	rship pending in this Dist	rict.  Section of Ba c Petition is F  Chapt	inkruptcy Code Under Which Filed (Check one box) for 11
Nature of Debts (Ch.  ✓ Consumer/Non-Business  Chapter 11 Small Business (Check a  Debtor is a small business as defined in 11 U.  Debtor is and elects to be considered a small to 11 U.S.C. § 1121(e) (Optional)	Business all boxes that apply) .S.C. § 101			ched I in installments ( application for the able to pay fee ex	
Statistical/Administrative Information  Debtor estimates that funds will be available. Debtor estimates that, after any exempt prope be no funds available for distribution to unsec	for distribution to unsecur orty is excluded and admir				THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	16-49 50-99 ☑ □	100-199	200-999 1000-over		
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,0 \$50,000 \$100,000 \$500,000 \$1 mi  ✓ □ □ □	llion \$10 million	\$10,000,0 \$50 mil	lion \$100 million	More than \$100 million	
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,0 \$50,000 \$100,000 \$500,000 \$1 mi	llion \$10 million	\$10,000,0 \$50 mil		More than \$100 million ☐	-8 A 8 - CO

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Brian Louis Pearson				
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach additiona	l sheet)			
Location Where Filed: NONE	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or A	Affiliate of this Debtor (If more than one,	attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Sign	natures				
Signature(s) of Debtor(s) (Individual/Joint)  1 declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States Code, and the relief in the relief are titled.	Exhibit A  (To be completed if debtor is required to file (e.g., forms 10Kand 10Q) with the Securitic Commission pursuant to Section 13 or 15(d Exchange Act of 1934 and is requesting relimination.  Exhibit A is attached and made a part of this section.	s and Exchange ) of the Securities of under chapter 11)			
specified in this petition.  X Brion Louis Peorson  Signature of Debtor  X Not Applicable  Signature of Joint Debtor  4/0 495 -4378  Telephone Number (If not represented by attorney)	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, +2 or 13 of title 11, United states Code, and have explained the relief available under each such chapter.  X  Signature of Attorney for Debtor(s)  Date  Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No				
X Signature of Attorney Signature of Attorney Signature of Attorney Signature of Attorney					
Donald H. Feige, 00421  Printed Name of Attorney for Debtor(s) / Bar No.  Donald H. Feige  Firm Name  9407 Harford Road Baltimore, Maryland 21234  Address	Signature of Non-Attorney I certify that I am a bankruptcy petition preparer a that I prepared this document for compensation, at the debtor with a copy of this document.  Not Applicable  Printed Name of Bankruptcy Petition Preparer	s defined in 11 U.S.C. § 110, d that I have provided			
410-882-1030 410-882-1031 Telephone Number 3 6 4	Social Security Number Address				
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social Security numbers of all oth or assisted in preparing this document:				
X Not Applicable Signature of Authorized Individual	If more than one person prepared this document conforming to the appropriate official form for				
COMPANIENT OF A AMMANUALIZATION AND AND TAMONIA	X Not Applicable Signature of Bankruptcy Petition Preparer				
Printed Name of Authorized Individual					
Title of Authorized Individual	Date  A bankruptcy petition preparer's failure to comply	with the provisions of			
Date	title 11 and the Federal Rules of Bankruptcy Proce or imprisonment or both. 11 U.S.C. § 110; 18 U.S.	dure may result in fines C. § 156.			

### **UNITED STATES BANKRUPTCY COURT**

### **District of Maryland**

In re:	Brian	Louis	Pearson
	9865		

Case No.		
Chapter	7	

**AMOUNT** 

STILL OWING

AMOUNT PAID

NAME AND ADDRESS OF CREDITOR

AND RELATIONSHIP TO DEBTOR

## STATEMENT OF FINANCIAL AFFAIRS

1. Income from	employment or operation of bu	Isiness
operation of the debt commenced. State a calendar year. (A de than a calendar year fiscal year.) If a joint chapter 12 or chapte	tor's business from the beginning of this also the gross amounts received during botor that maintains, or has maintained, may report fiscal year income. Identify t petition is filed, state income for each s	rom employment, trade, or profession, or from calendar year to the date this case was the <b>two years</b> immediately preceding this financial records on the basis of a fiscal rather the beginning and ending dates of the debtor's spouse separately. (Married debtors filing under a whether or not a joint petition is filed, unless the
AMOUNT	SOURCE	FISCAL YEAR PERIOD
6,324.00	Social Security	2003
State the amount of i	income received by the debter other than	
profession, or operati	ion of the debtor's business during the t	
profession, or operati commencement of th spouse separately. (		two years immediately preceding the tion is filed, state income for each or chapter 13 must state income for
profession, or operati commencement of th spouse separately. ( each spouse whether	ion of the debtor's business during the <b>t</b> iis case. Give particulars. If a joint petit Married debtors filing under chapter 12	two years immediately preceding the tion is filed, state income for each or chapter 13 must state income for
profession, or operaticommencement of the spouse separately. (each spouse whether petition is not filed.)	ion of the debtor's business during the tools case. Give particulars. If a joint petit (Married debtors filing under chapter 12 or not a joint petition is filed, unless the SOURCE	two years immediately preceding the tion is filed, state income for each or chapter 13 must state income for e spouses are separated and a joint
profession, or operaticommencement of the spouse separately. (each spouse whether petition is not filed.)  AMOUNT	ion of the debtor's business during the tools case. Give particulars. If a joint petit (Married debtors filing under chapter 12 or not a joint petition is filed, unless the SOURCE	two years immediately preceding the tion is filed, state income for each or chapter 13 must state income for e spouses are separated and a joint  FISCAL YEAR PERIOD
profession, or operaticommencement of the spouse separately. (each spouse whether petition is not filed.)  AMOUNT  3. Payments to  a. List all payments aggregating more that commencement of the spouse whether spouse	ion of the debtor's business during the tails case. Give particulars. If a joint petit (Married debtors filing under chapter 12 or not a joint petition is filed, unless the SOURCE  creditors  on loans, installment purchases of good an \$600 to any creditor, made within 90 his case. (Married debtors filing under cor both spouses whether or not a joint petition of the source of th	ds or services, and other debts, days immediately preceding the store is filed, state income for each or chapter 13 must state income for e spouses are separated and a joint  FISCAL YEAR PERIOD
profession, or operaticommencement of the spouse separately. (each spouse whether petition is not filed.)  AMOUNT  3. Payments to  a. List all payments aggregating more that commencement of the payments by either or separately.	ion of the debtor's business during the topis case. Give particulars. If a joint petit (Married debtors filing under chapter 12 or or not a joint petition is filed, unless the SOURCE  Creditors  on loans, installment purchases of good an \$600 to any creditor, made within 90 his case. (Married debtors filing under cor both spouses whether or not a joint petition is not filed.)	ds or services, and other debts, days immediately preceding the spouses are separated and a joint  FISCAL YEAR PERIOD  AMOUNT  AMOUNT

4. Suits and administrative proceedings, executions, garnishments and attachments

DATES OF

**PAYMENTS** 

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Mongram Credit Card Bank of Georgia v. Brian Louis Pearson **Debt Collection** 

Dist Ct of Md Baltimore City 501 E. Fayette St

Awaiting Trial

01010015709 2004 Baltimore, MD 21202

 Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\square$ 

NAME AND ADDRESS

OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF

DESCRIPTION

SEIZURE

AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

◩

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION. FORECLOSURE SALE TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

### 6. Assignments and receiverships

None

☑

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

DATE OF

TERMS OF ASSIGNMENT OR SETTLEMENT

OF ASSIGNEE

ASSIGNMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

M

NAME AND ADDRESS

OF COURT

CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

Gifts

OF CUSTODIAN

NAME AND ADDRESS

None

☑

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OR ORGANIZATION

RELATIONSHIP

DESCRIPTION

OF PERSON

TO DEBTOR,

IF ANY

DATE OF GIFT AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION

DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF

LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF

**PROPERTY** 

BY INSURANCE, GIVE PARTICULARS

LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE

OF PROPERTY

500.00

Donald H. Feige 9407 Harford Road Baltimore, Maryland 21234

Baitimore, Maryland 212

### 10. Other transfers

None

M

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

### 11. Closed financial accounts

None

#### Case 04-23788 Filed 06/08/04 Page 6 of 29 Doc 1

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE

**AMOUNT AND** DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None  $\square$ 

> List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES.

DESCRIPTION

DATE OF TRANSFER

OTHER DEPOSITORY

OF THOSE WITH ACCESS TO BOX OR DEPOSITORY OF CONTENTS

OR SURRENDER, IF ANY

### 13. Setoffs

None ◩

> List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF

SETOFF

### 14. Property held for another person

None

 $\overline{\mathbf{A}}$ 

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

abla

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

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### Case 04-23788 Doc 1 Filed 06/08/04 Page 7 of 29

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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ľ	_	ď١	/1	С	

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

### None

abla

SIT	Έ	NAME	AND
ΑD	DF	RESS	

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE **ENVIRONMENTAL** 

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

### None

M

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### None

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NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

### None

◩

### Case 04-23788 Doc 1 Filed 06/08/04 Page 8 of 29

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
ny business listed in re	esponse to subdivision a.,	above, that is "single asset real est	ate" as defined in 11
		ADDRESS	
	* * * * *	*	
		ny business listed in response to subdivision a.,	ny business listed in response to subdivision a., above, that is "single asset real est

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6-3-2004

Signature of Debtor

Brian Louis Pearson

Form B6 (6/90)

## **United States Bankruptcy Court District of Maryland**

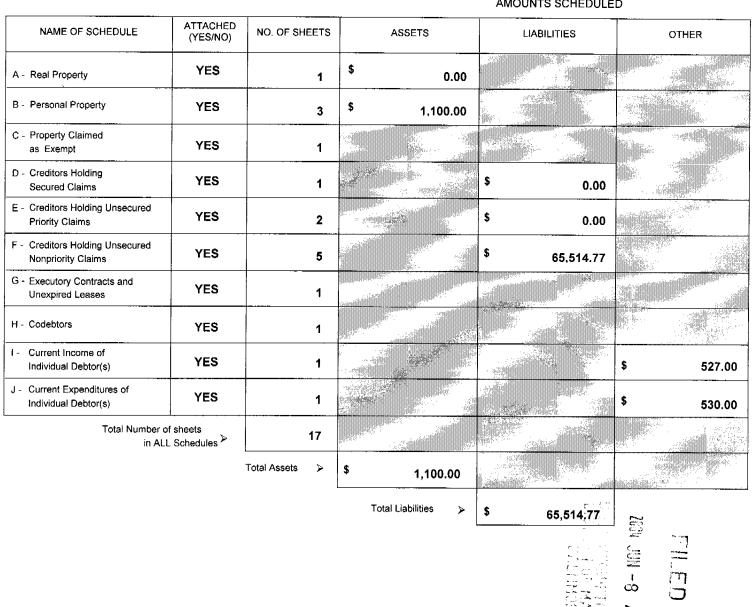
Brian Louis Pearson

Case No.

Chapter 7

### **SUMMARY OF SCHEDULES**

### AMOUNTS SCHEDULED



FORM (6/90)					
In re:	Brian Louis Pearson  Debtor		<del></del>	, Case No.	(If known)
	DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY	AMOUNT OF SECURED CLAIM
			HUSBAND, OR CO	SECURED CLAIM OR EXEMPTION	

AMOUNT OF SECURED CLAIM

Total

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(Report also on Summary of Schedules.)

0.00

FORM 86B (10/89)

•	,		
In re	Brian Louis Pearson	_ Case No.	
	Debtor		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Misc Cash on hand		100.00
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>	X			
Security deposits with public utilities, telephone companies, landlords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.		Misc Furnishings		500.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>		Misc		300.00
6. Wearing apparel.		Misc Clothing		200.00
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	Х			<del>- 1</del>
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	х			
Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
Interests in partnerships or joint ventures, itemize.	х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

FORM B6B (10/89)

In re	Brian Louis Pearson	Case No.	
	Debtor		(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WAFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.	х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
Licenses, franchises, and other general intangibles. Give particulars.	x			
Automobiles, trucks, trailers, and other vehicles and accessories.	x			
24. Boats, motors, and accessories.	Х			
25. Aircraft and accessories.	Х			
26. Office equipment, furnishings, and supplies.	х			
27. Machinery, fixtures, equipment and supplies used in business.	x			
28. Inventory.	Х			
29. Animals.	х			
Crops - growing or harvested. Give particulars.	х			

FORM B6B (10/89)

In re	Brian Louis Pearson	Case No.	
	Debtor		(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Farming equipment and implements.	х			
32. Farm supplies, chemicals, and feed.	х			
Other personal property of any kind not already listed. Itemize.	х		-	
		2 continuation sheets attached Total	al >	\$ 1,100.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM B6C (6/90)

In re	Brian Louis Pearson		Case No.	
		Debtor.		(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

□ 11 U.S.C. § 522(b)(1)

Exemptions provided in 11 U.S.C. § 522(d).

Note: These exemptions are available only in certain states.

☑ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Misc	ACM, C & JP § 11-504(f)	300.00	300
Misc Cash on hand	ACM, C & JP § 11-504(b)(5)	100.00	100
Misc Clothing	ACM, C & JP § 11-504(b)(5)	200.00	200
Misc Furnishings	ACM, C & JP § 11-504(b)(4)	500.00	500

FORM B6D (6/90)

n re: Brian Louis Pearson

Case No.

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			VALUE				İ	

B6E (Rev.4/98)

In re:

Brian Louis Pearson

<b>~</b> .	
Case	NO.

Debtor

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

$   \sqrt{} $	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals
	Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
	Alimony, Maintenance, or Support
	Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Other Priority Debts
	* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment

### Case 04-23788 Doc 1 Filed 06/08/04 Page 17 of 29

FORM B6E - Cont.

(10/69)				
In re:	Brian Louis Pearson		Case No.	
	Debtor	,		(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

FORM B6F (Official Form 6F) - (9/97)

In re:	Brian Louis Pearson	, Case No.	The state of the s
	Dahtor		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	Check this box if debtor has no creditors holding	g unsecured nonpriorit	ty claims to repo	rt on this Schedule F.
--	---	------------------------	-------------------	------------------------

Check this box it deptor has no creditors holding dri		ou no	Terrority countries to position time desired in				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5424 7708 4426 4015	-					1	1,597.71
Action Card BankFirst P.O. Box 5052 Sioux Falls, SD 57117-5052			Goods and Services				
ACCOUNT NO. 5470 5980 0053 5776	Γ			-	···-	-	1,658.83
Action Card BankFirst P.O. Box 5052 Sioux Falls, SD 57117-5052			Goods and Services				
ACCOUNT NO. 5417 1622 8926 3380					-		1,552.98
Bank One MasterCard P.O. Box 8650 Wilmington, DE 19899-8650			Goods and Services				
ACCOUNT NO. 4056 0311 0030 9343		Ī					4,522.49
Bank One Visa P.O. Box 8650 Wilmington, DE 19899-8650			Goods and Services				
Bank One Delaware, NA Law Department DE1-1406 201 N. Walnut St. Wilmington, DE 19801							er servi

Subtotal	>	\$9,332.01
Total	<b>&gt;</b>	· · · · · · · · · · · · · · · · · · ·

FORM B6F - Cont. (10/89)

In re: Brian Louis Pearson

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Case	No.
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(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5291 1520 9123 3771							1,383.35
Capital One Gold MasterCard P.O. Box 85147 Richmond, VA 23276			Goods and Services				
RCS Centre Corp P.O. Box 945 Brookfield, WI 53008-0945							
ACCOUNT NO. 4388 6417 8297 9871							1,637.76
Capital One Gold MasterCard P.O. Box 85147 Richmond, VA 23276			Goods and Services				
Tsys Total Debt Management, Inc. P.O. Box 6700 Norcross, GA 30091-6700		ı.					
CAPITAL ONE Platinum MasterCard P.O. Box 85184 Richmond, VA 23285-5184			Goods and Services				986.06
OSI Collection Services, Inc. P.O. Box 550690 Jacksonville, FL 32255-0690	·····	<del> </del>					
Capital One Platinum Visa P.O. Box 85147 Richmond, VA 23276		<u> </u>	Goods and Services				4,082.65
RCS CENTRE CORP P.O. BOX 945 Brookfield, WI 53008-0945	,						

Sheet no. $\underline{1}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal (Total of this page)	<b>&gt;</b>	\$8,089.82
(Use only on last page of the	Total completed Schedule F.)	*	

FORM B6F - Cont. (10/89)

In re:	Brian Louis Pearson	Case No.	
	Debtor		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5260 3642 9458 1115						$\vdash$	3,322.45
Chase WalMart	1		Goods and Services				0,022.40
P.O. Box 15583			Goods and Services				
Wilmington, DE 19886-1194					}		
ACCOUNT NO. 5398 8090 0212 6541							887.70
CitiBank South Dakota, NA			Goods and Services				
c/o Margolis, Pritzker, et. al.							
405 E. Joppa Rd., Ste 100							
Towson, MD 21286							
National Financial Systems Inc							
National Financial Systems, Inc.			j				
P.O. Box 6046							
Hicksville, NY 11801		,					
ACCOUNT NO. 5178 0070 9240 9382							724.28
First Premier Card			Goods and Services				
P.O. Box 5524							
Sioux Falls, SD 57117-5524							
JC Christensen and Assoc. Inc.							ı
P.O. Box 519							
Sauk Rapids, MN 56379							W 201 00 00 00 00
ACCOUNT NO. 4435 4890 0118 5968							8,411.30
Fleet Credit Card Services			Goods and Services				
P.O. Box 84006							
Columbus, GA 31908-4006							
Penncro Associates, Inc.							
95 James Way, Ste 113							
Southampton, PA 18966-3847						ļ	
Encore Receivable Management, Inc.							
P.O. Box 3330				ŀ			
Olathe, KS 66063-3330				1		]	

Sheet no. $\underline{2}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unseclaims	cured Nonpriority Subtotal (Total of this page)	<i>&gt;</i> (	
	Total	\ <u></u>	l .

(Use only on last page of the completed Schedule F.)

\$13,345.73

FORM B6F - Cont. (10/89)

Brian Louis Pearson In re:

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n	ρ	h	t	n	r

Case	No.
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(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM: IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5490 9988 0105 0759			Setoff				9,058.54
M&T Bank P.O. Box 15137 Wilmington, DE 19886-5137			Goods and Services				
ACCOUNT NO. 4313 0267 1440 2228							5,805.49
MBNA AMERICA P.O. Box 15137 Wilmington, DE 19886-5137	-1		Goods and Services				,,
Falconbridge Partners, LLC c/o Nationwide Credit, Inc. 800 Westpoint PKWY Ste 1100 Westlake, OH 44145-1500							
ACCOUNT NO. 5490 9989 9990 6267							9,085.83
MBNA AMERICA BANK ADVANTAGE ASSETS II, Inc c/o LTD Financial Services LTD 7322 Southwest Freeway, Ste 1600 Houston, TX 77074			Goods and Services				
ACCOUNT NO. 086-023-026-7							1,294.46
Mongram Credit Card Bank-JC PENNEY P.O. Box 981131 El Paso, TX 79998			Goods and Services				
Mongram Credit Bank of Georgia 7840 Roswell Rd, Bldg 100, #210 Atlanta, GA 30350							
Wolpoff & Abramson, LLP Two Irvington Centre 702 King Farm Blvd Rockville, MD 20850-5775							

Sheet no.	<u>3</u> of	continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
laims		

(Total of this page)

\$25,244.32

Total

(Use only on last page of the completed Schedule F.)

FORM B6F - Cont. (10/89)

In re:

Brian Louis Pearson

Case	No
∵ase	NO

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 05-65360 80770 7					t		4,470.22
SEARS P.O. Box 182149 Columbus, OH 43218-2149		1	Goods and Services				,,
Sherman Financial Group, LLC P.O. Box 10438 Greenville, SC 29603		1					
Target Retailers National Bank P.O. Box 59231 Minneapolis, MN 55459-0231			Goods and Services	:			1,408.20
Alliance One 4850 Street Rd. Level C Trevose, PA 19053							
The Disney Credit Card P.O. Box 105980 Dept 25 Atlanta, GA 30353-5980			Goods and Services				1,699.04
Client Services, Inc. 3451 Harry S. Truman Blvd St. Charles, MO 63301							
WALMART P.O. Box 530927 Atlanta, GA 30353-0927		<u> </u>	Goods and Services				1,925.43
Universal Fidelity Corp P.O. Box 941911 Houston, TX 77094-8911							

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)

\$9,502.89

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules)

\$65,514.77

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Form B6G (10/89)

In re: Brian Louis Pearson (If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

		Case 04-23788	Doc 1	Filed 06/08/04	Page 24 of 29	
B6H						
(6/90)						
n re:		<u> </u>	· · · · · ·		, Case No	
	Debtor					(If known)
		SCH	EDULE	H - CODEB	STORS	
	☑ Check this box if de	ebtor has no codebtors.				

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF CODEBTOR

FORM B6I (6/90)

In re **Brian Louis Pearson** 

Case N	o.
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Debtor

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Single	DEPENDENTS O	OF DEBTOR AND SPOUSE					
Debtor's Age: 38	NAMES	AGE		RELATIONSHIP			
Spouse's Age:	None						
EMPLOYMENT:	DEBTOR	· · · · · · · · · · · · · · · · · · ·	SPOUSE	.,			
Occupation	Unemployed						
Name of Employer							
How long employed							
Address of Employer							
Income: (Estimate of average	monthly income)		DEBTOR	SPOUSE			
Current monthly gross wages	, salary, and commissions						
(pro rate if not paid monthly.)		\$	0.00	\$			
Estimated monthly overtime			0.00	\$			
SUBTOTAL		\$	0.00	\$			
LESS PAYROLL DEDUC	CTIONS						
<ol> <li>Payroll taxes and social</li> </ol>	al security	\$	0.00	\$			
b. Insurance		\$	0.00	\$			
c. Union dues		\$	0.00	\$			
d. Other (Specify)		\$	0.00	\$			
SUBTOTAL OF PAYROLL D	DEDUCTIONS	\$	0.00	\$			
TOTAL NET MONTHLY TAKE	E HOME PAY	\$	0.00	\$			
Regular income from operatio	n of business or profession or farm						
(attach detailed statement)		\$	0.00	\$			
Income from real property		\$	0.00	\$			
Interest and dividends		\$	0.00	\$			
Alimony, maintenance or supp	port payments payable to the debtor for the	_					
debtor's use or that of depend		\$ <u></u>	0.00	\$			
Social security or other govern (Specify) SSI	nment assistance	\$	527.00	\$			
Pension or retirement income		*	0.00	\$ \$			
Other monthly income		<u></u>	<u></u>				
(Specify)		\$	0.00	\$			
TOTAL MONTHLY INCOME		\$	527.00	\$			
TOTAL COMBINED MONTHLY	Y INCOME \$ 527.00	(Report also	on Summary of S	Schedules)			
	rease of more than 10% in any of the above catego	<del></del> , ,	*	•			

the filing of this document: NONE

In re	Brian Louis Pearson	Case No.	
	Debtor		(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

## Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse"

schedule of expenditures labeled "Spouse".		
Rent or home mortgage payment (include lot rented for mobile home)	\$	250.00
Are real estate taxes included? Yes No ✓	<del></del> ,	
Is property insurance included?		
Utilities Electricity and heating fuel	\$	0.00
Water and sewer	\$ <u></u>	0.00
Telephone	\$	0.00
Other	\$	0.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	150.00
Clothing	\$	50.00
Laundry and dry cleaning	\$	0.00
Medical and dental expenses	\$ <u>_</u>	35.00
Transportation (not including car payments)	\$	0.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	25.00
Health	\$	0.00
Auto	\$	0.00
Other	_ \$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other	\$	0.00
Alimony, maintenance or support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other	<u> </u>	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	530.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]		
Provide the information requested below, including whether plan payments are to be made bi-weekly, mon some other regular interval.	thly, annually, or a	t
A. Total projected monthly income	\$	
B. Total projected monthly expenses	\$	
C. Excess income (A minus B)	\$	
D. Total amount to be paid into plan each	\$	

(interval)

In re: Brian Louis Pearson

9865

Case No.

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of page, and that they are true and correct to the best of my knowledge, information, and belief.

17 sheets plus the summary

Date: 6-3-2004

Signature Brian Louis Kearson

**Brian Louis Pearson** 

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

### Case 04-23788 Doc 1 Filed 06/08/04 Page 28 of 29

# United States Bankruptcy Court District of Maryland NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

### Chapter 7: Liquidation (\$155.00 filing fee plus \$30.00 administrative fee plus \$15.00 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed the certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155.00 filing fee plus \$30.00 administrative fee)

- Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments
  over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings.
  Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts
  including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long
  term secured obligations.

### Chapter 11: Reorganization (\$800.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200.00 filing fee)	-	£	-
Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and			
chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from	na family o	wned far ≀	m. jag
, the debtor, affirm that I have read this notice.	= T	ဘ	J
6-3-2004 Brion Louis Pearson	AR AR	$\triangleright$	$\widehat{O}$
		~~	

Brian Louis Pearson, Debtor

NEW C

Date

#### Case 04-23788 Doc 1 Filed 06/08/04 Page 29 of 29

## **UNITED STATES BANKRUPTCY COURT District of Maryland**

In re:	Brian Louis Pearson	Case No	
	9865	Chapter	7

## **VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 0 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

**Brian Louis Pearson** 

Donald H. Feige

00421 Bar No.